

2027 CROP INSURANCE OUTLINE

Cherries

Coverage, guarantees & pricing at a glance

85%	Revenue	2,300 lbs/ac	Jan 31, 2027
Max coverage level	ARH plan — not yield	Minimum production	Sign-up deadline

01 INSURABLE CROP & ELIGIBILITY

A Acreage must have produced 2,300 pounds per acre in one of the 4 previous crop years. If acreage has reached 5th leaf and has not produced 2,300 pounds, coverage may be requested by RO Determined Yield.

B Must be able to provide verifiable 3rd party records of production and revenue.

C Growers must insure all eligible cherry acres in the county in which they receive a share of the crop. When orchards are rented on a crop share, either the landlord or operator, or both can insure their share in the crop.

02 INSURED CAUSES OF LOSS

A Any adverse weather such as cool wet weather, frost, hail, wind, excessive heat or rain.

B Wildlife, birds or non-domesticated animals.

C Insects and plant disease provided grower follows recommendations from PCA.

D **Low market price.**

03 COVERAGE PLAN (ARH)

Actual Revenue History

A Guarantee per unit is revenue not production.

B Revenue guarantee is based on the average of the total past actual revenue history (ARH).

C The “net revenue” used is the actual sold value on the packing house settlement sheet after the packing house charges are subtracted.

D For cherry orchards with less than 4 years of actual history records, county averages for yield and revenue are used to complete the 4-year database.

E Yield and revenue substitutions are available for years that drop below 60% of the county average in a year.

F The maximum coverage level available is **85%** of the approved average yield as established by verifiable production records from the orchard. 50%, 55%, 60%, 65%, 70%, 75% and 80% coverage levels also available.

04 UNIT GUARANTEE

A Actual insurance coverage is by unit, not by acre. The unit guarantee is the per acre revenue guarantee multiplied by the number of acres in the unit.

B Actual Revenue History Form is used to calculate the Approved Average Revenue which is multiplied by the coverage level % and the insured’s crop share to determine the revenue guarantee per acre.

Continued on reverse

05 COVERAGE EXAMPLE

ARH APPROVED REVENUE · 40 ACRES

Approved revenue	**$8,250/ac**
75% coverage × 100% share	**$6,188/ac guarantee**
Acres	**× 40**
Unit guarantee	**$247,520**

CLAIM: LOW MARKET VALUE

40 acres × $3,604 net revenue	**$144,160**
Unit guarantee	**$247,520**
Total revenue to count	**− $144,160**
Indemnity due	**$103,360**

06 UNHARVESTED PRODUCTION ADJUSTMENT

Important

In the event of a claim, and there are unharvested acres, the “Unharvested Production Adjustment” will be done to account for the harvest costs that were not incurred. The adjustment differs based on the number of acres harvested within the unit.

07 LIFE OF CONTRACT: CANCELLATION & TERMINATION

A This is a continuous contract. The policy continues in force each year unless cancelled by the policyholder in writing prior to January 31, 2028.

B If any insured acreage is sold after acreage reporting date during any crop year, the premium is still due and payable from the original insured and a Transfer of Right to an Indemnity to the new owner must be executed. Indemnity will be payable jointly (may add new acres inspection up to acreage reporting date).

C The policy will terminate for the next crop year if any premium and interest due is not paid by the termination date shown in the policy.

LAST DAY TO SIGN UP FOR THE 2027 CROP **January 31, 2027**

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